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EXAMINER
CANGIALOSI, SALVATORE A

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 05/10/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO 90C (Rev 10/03)

	Application No.	**Applicant(s)**
Office Action Summary	10/044,579	SMITH, JAMES E.
	Examiner	**Art Unit**
	Salvatore Cangialosi	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on _22 September 2003_.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1-48_ is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) _1-48_ is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

Art Unit: 3621

1.   The following is a quotation of 35 U.S.C. § 103 which forms

the basis for all obviousness rejections set forth in this Office

action:

> A patent may not be obtained though the invention is not
> identically disclosed or described as set forth in section
> 102 of this title, if the differences between the subject
> matter sought to be patented and the prior art are such that
> the subject matter as a whole would have been obvious at the
> time the invention was made to a person having ordinary
> skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which
> the invention was made.
>
> Subject matter developed by another person, which qualifies
> as prior art only under subsection (f) or (g) of section 102
> of this title, shall not preclude patentability under this
> section where the subject matter and the claimed invention
> were, at the time the invention was made, owned by the same
> person or subject to an obligation of assignment to the same
> person.

2.   Claims 1-48 are rejected under 35 U.S.C. § 103 as being

unpatentable over Chang et al(6105012) or Lewine (6148343) in

view of Weiss(4720860).

Regarding claim 1, Chang et al (See abstract,

Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines

1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9 , and

21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65,

Col. 3, lines 20-40) disclose a means for supplying user data to

a computer form such as a password unique to the user prior to

enabling a computer to download content substantially as claimed.

The differences between the above and the claimed invention is

the use of specific code transfer. It is noted that it is

believed that the transfer of passwords is a functional

equivalent of code. Weiss(See Fig. 1-2, Col. 1, lines 10-35,

Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3) show

password code provision. It would have been obvious to the

person having ordinary skill in this art to provide a similar

arrangement for either Chang et al or Lewine because the password

generating means are conventional functional equivalents with

respect to the claim limitations and increasing complexity of

password generating increases the security of the resulting

transaction. Regarding the portability limitations of claim 2,

Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45,

Col. 8, lines 15-35, and claims 1-3) show portable password code

provisioning means which is a functional equivalent of the claim

limitations. Regarding the browser limitations of claim 3, Chang

et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines

45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-

20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1, lines 40-

65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a means

for supplying user data to a computer form such as a password

unique to the user prior to enabling a computer to download

content over the internet which is a functional equivalent of the

claim limitations.   Regarding the template limitations of claim

4, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col.

1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9, and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

means for supplying user data to a computer form such as a

password form unique to the user which is a functional

equivalent of the claim limitations. Regarding the password

limitations of claims 5, Chang et al (See abstract, Figs. 1, 11,

14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user which is a

functional equivalent of the claim limitations. Regarding the

descriptor limitations of claims 6, Chang et al (See abstract,

Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines

1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9 , and

21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65,

Col. 3, lines 20-40) disclose a means for supplying user data to

a computer form such as a password unique to the user which is a

functional equivalent of the claim limitations. Regarding the

password limitations of claims 7, Chang et al (See abstract,

Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines

1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9 , and

21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65,

Col. 3, lines 20-40) disclose a means for supplying user data to

a computer form such as a password unique to the user which is a

functional equivalent of the claim limitations. Regarding claim

8, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col.

1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

means for supplying user data to a computer form such as a

password unique to the user prior to enabling a computer to

download content substantially as claimed. The differences

between the above and the claimed invention is the use of

specific password generator. Weiss(See Fig. 1-2, Col. 1, lines

10-35, Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3)

show portable password provision. It would have been obvious to

the person having ordinary skill in this art to provide a similar

arrangement for either Chang et al or Lewine because the password

generating means are conventional functional equivalents with

respect to the claim limitations. Regarding the user limitations

of claim 9, Khan et al (col. 9, lines 20-50) show user

identifiers are governed by the desired level of security which

is a functional equivalent of the claim limitations. Regarding

the form limitations of claim 10, Chang et al (See abstract,

Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines

1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9, and

21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65,

Col. 3, lines 20-40) disclose a means for supplying user data to

a computer form such as a password form unique to the user which

is a functional equivalent of the claim limitations.

Regarding claim 11, Chang et al (See abstract, Figs. 1, 11, 14,

15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user prior to

enabling a computer to download content substantially as claimed.

The differences between the above and the claimed invention is

the use of specific code transfer. It is noted that it is

believed that the descriptor is the functional equivalent of

browser bookmarks. Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col.

3, lines 25-45, Col. 8, lines 15-35, and claims 1-3) show

password code provision. It would have been obvious to the

person having ordinary skill in this art to provide a similar

arrangement for either Chang et al or Lewine because the password

generating means are conventional functional equivalents with

respect to the claim limitations and increasing complexity of

password generating increases the security of the resulting

transaction. Regarding the descriptor limitations of claims 12,

Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1,

lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

means for supplying user data to a computer form such as a

password unique to the user which is a functional equivalent of

the claim limitations. Regarding the password limitations of

claims 13, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and

15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45,

col. 9, lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig.,

Col. 1, lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40)

disclose a means for supplying user data to a computer form such

as a password unique to the user which is a functional equivalent

of the claim limitations. Regarding claim 14, Chang et al (See

abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col.

2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims

1, 9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2,

lines 55-65, Col. 3, lines 20-40) disclose a means for supplying

user data to a computer form such as a password unique to the

user prior to enabling a computer to download internet content

by a browser substantially as claimed. The differences between

the above and the claimed invention is the use of specific

descriptor. It is noted that it is believed that the descriptor

is the functional equivalent of browser bookmarks and using

browser history to simplify internet address entry.   It would

have been obvious to the person having ordinary skill in this art

to provide a similar arrangement for either Chang et al or Lewine

because the bookmarks and browser history are normal components

of browsers of the prior art. Regarding the list limitations of

claims 15, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and

15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45,

col. 9, lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig.,

Col. 1, lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40)
disclose a means for supplying user data to a computer form such
as a password unique to the user which is a functional
equivalent of the claim limitations. Regarding the identifier
limitations of claims 16, Chang et al (See abstract, Figs. 1, 11,
14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,
lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or
Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.
3, lines 20-40) disclose a means for supplying user data to a
computer form such as a password unique to the user which is a
functional equivalent of the claim limitations. Regarding claim
17, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col.
1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,
lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,
lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a
means for supplying user data to a computer form such as a
password unique to the user prior to enabling a computer to
download content substantially as claimed. The differences
between the above and the claimed invention is the use of
specific password generator. Weiss(See Fig. 1-2, Col. 1, lines
10-35, Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3)
show portable password provision. It would have been obvious to
the person having ordinary skill in this art to provide a similar
arrangement for either Chang et al or Lewine because the password
generating means are conventional functional equivalents with

respect to the claim limitations. Regarding the credit

limitations of claims 18, Chang et al (See abstract, Figs. 1, 11,

14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user for credit

transactions which is a functional equivalent of the claim

limitations. Regarding the content limitations of claim 19,

Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1,

lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

means for supplying user data to a computer form such as a

password unique to the user prior to enabling a computer to

download content over the internet which is a functional

equivalent of the claim limitations. Regarding the verification

limitations of claims 20, Chang et al (See abstract, Figs. 1, 11,

14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user which is a

functional equivalent of the claim limitations. Regarding the

form limitations of claims 21, Chang et al (See abstract, Figs.

1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40,

Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user which is a

functional equivalent of the claim limitations. Regarding the

descriptor limitations of claims 22-23, Chang et al (See

abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col.

2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1,

9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2,

lines 55-65, Col. 3, lines 20-40) disclose a means for supplying

user data to a computer form such as a password unique to the

user which is a functional equivalent of the claim limitations

because bookmarks and browser history are normal components of

browsers of the prior art. Regarding the medical limitations of

claims 24-25, Chang et al (See abstract, Figs. 1, 11, 14, 15A,

and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines

35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or Lewine(See

Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-

40) disclose a means for supplying user data to a computer form

for financial transactions which could be medical(See 1040,

Schedule A) which is a functional equivalent of the claim

limitations because bookmarks and browser history are normal

components of browsers of the prior art. Regarding the password

limitations of claim 26, Weiss(See Fig. 1-2, Col. 1, lines 10-35,

Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3) show

portable password code provisioning means which varies with time

which is a functional equivalent of the claim limitations.

Regarding the generic password limitations of claim 27, Weiss(See

Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45, Col. 8, lines

15-35, and claims 1-3) show portable password code provisioning

means which varies with time(time being the generic) which is a

functional equivalent of the claim limitations. Regarding the

financial limitations of claims 28, Chang et al (See abstract,

Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines

1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1, 9 , and

21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65,

Col. 3, lines 20-40) disclose a means for supplying user data to

a computer form such as a password unique to the user for

financial transactions which is a functional equivalent of the

claim limitations. Regarding the card limitations of claim 29,

Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45,

Col. 8, lines 15-35, and claims 1-3) show portable password code

provisioning means which in the shape of a credit card(See Fig.

2) which is a functional equivalent of the claim limitations.

Regarding claim 30, Chang et al (See abstract, Figs. 1, 11, 14,

15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9 , and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a means for supplying user data to a

computer form such as a password unique to the user prior to

enabling a computer to download content by means of a browser

substantially as claimed. The differences between the above and

the claimed invention is the use of specific portable device and

a descriptor. It is noted that it is believed that the descriptor

is the functional equivalent of browser bookmarks and using

browser history to simplify internet address entry. Weiss(See

Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45, Col. 8, lines

15-35, and claims 1-3) show portable password provision. It

would have been obvious to the person having ordinary skill in

this art to provide a similar arrangement for either Chang et al

or Lewine because the password generating means are conventional

functional equivalents with respect to the claim limitations.

Regarding the descriptor limitations of claim 31, Chang et al

(See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65,

Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20,

claims 1, 9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65,

Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a means for

supplying user data to a computer form such as a password unique

to the user which is a functional equivalent of the claim

limitations because bookmarks and browser history are normal

components of browsers of the prior art. Regarding claim 32,

Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1,

lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a
method for supplying user data to a computer form such as a
password unique to the user prior to enabling a computer to
download content for a financial transactions substantially as
claimed. The differences between the above and the claimed
invention is the use of specific code transfer. It is noted that
it is believed that the transfer of passwords is a functional
equivalent of code. Weiss(See Fig. 1-2, Col. 1, lines 10-35,
Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3) show
password code provision which varies dynamically with time. It
would have been obvious to the person having ordinary skill in
this art to provide a similar arrangement for either Chang et al
or Lewine because the password generating means are conventional
functional equivalents with respect to the claim limitations and
increasing dynamic complexity of password generating increases
the security of the resulting transaction. Regarding claim 33,
Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1,
lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,
lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,
lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a
method for supplying user data to a computer form such as a
password unique to the user prior to enabling a computer to
download content for a financial transactions substantially as
claimed. The differences between the above and the claimed
invention is the use of specific code transfer. It is noted that

it is believed that the transfer of passwords is a functional

equivalent of code. Weiss(See Fig. 1-2, Col. 1, lines 10-35,

Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3) show

password code provision which varies dynamically with time. It

would have been obvious to the person having ordinary skill in

this art to provide a similar arrangement for either Chang et al

or Lewine because the password generating means are conventional

functional equivalents with respect to the claim limitations and

increasing dynamic complexity of password generating increases

the security of the resulting transaction. Regarding the

changing limitations of claim 34, Weiss(See Fig. 1-2, Col. 1,

lines 10-35, Col. 3, lines 25-45, Col. 8, lines 15-35, and claims

1-3) show portable password code provisioning method which varies

with time which is a functional equivalent of the claim

limitations. Regarding the issuer limitations of claim 35,

Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45,

Col. 8, lines 15-35, and claims 1-3) show portable password code

provisioning method which varies with time in both the device and

the network computer which is a functional equivalent of the

claim limitations. Regarding network limitations of claims 36-

38, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col.

1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

method for supplying user data to a computer form such as a

password unique to the user prior to enabling a computer to

download content for a financial transaction over a network

between a multiplicity of parties which is a functional

equivalent of the claims. Regarding the time span limitations of

claim 39, Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines

25-45, Col. 8, lines 15-35, and claims 1-3) show portable

password code provisioning method which varies with time and is

valid only for a predefined time period which is a functional

equivalent of the claim limitations. Regarding claim 40, Chang et

al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-

65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20,

 claims 1, 9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65,

Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a method for

supplying user data to a computer form such as a password unique

to the user prior to enabling a computer to download content for

a financial transactions including employing third parties

substantially as claimed. The differences between the above and

the claimed invention is the use of specific code transfer. It

is noted that it is believed that the transfer of passwords is a

functional equivalent of code. Weiss(See Fig. 1-2, Col. 1, lines

10-35, Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3)

show password code provision which varies dynamically with time.

 It would have been obvious to the person having ordinary skill

in this art to provide a similar arrangement for either Chang et

al or Lewine because the password generating means are

conventional functional equivalents with respect to the claim

limitations and increasing dynamic complexity of password

generating increases the security of the resulting transaction.

Regarding database limitations of claim 41, Chang et al (See

abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col.

.2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims 1,

9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2,

lines 55-65, Col. 3, lines 20-40) disclose a method for supplying

user data to a computer form such as a password unique to the

user prior to enabling a computer to download content for a

financial transaction employing a database(Chang et al, element

132) between a multiplicity of parties which is a functional

equivalent of the claims. Regarding event limitations of claims

42-43, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B

Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45,

col. 9, lines 1-20, claims 1, 9 , and 21) or Lewine(See Fig.,

Col. 1, lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40)

disclose a method for supplying user data to a computer form such

as a password unique to the user prior to enabling a computer to

download content for a financial transaction including events

between a multiplicity of parties which is a functional

equivalent of the claims. Regarding claim 45, Chang et al (See

abstract, Figs. 1, 11, 14, 15A, and 15B Col. 1, lines 45-65, Col.

2, lines 1-40, Col. 4, lines 35-45, col. 9, lines 1-20, claims

1, 9 , and 21) or Lewine(See Fig., Col. 1, lines 40-65, Col. 2,

lines 55-65, Col. 3, lines 20-40) disclose a method for supplying

user data to a computer form such as a password unique to the

user prior to enabling a computer to download content

substantially as claimed. The differences between the above and

the claimed invention is the use of specific code transfer.   It

is noted that it is believed that the transfer of passwords is a

functional equivalent of code. Weiss(See Fig. 1-2, Col. 1, lines

10-35, Col. 3, lines 25-45, Col. 8, lines 15-35, and claims 1-3)

show password code provision.   It would have been obvious to the

person having ordinary skill in this art to provide a similar

arrangement for either Chang et al or Lewine because the password

generating means are conventional functional equivalents with

respect to the claim limitations and increasing complexity of

password generating increases the security of the resulting

transaction. Regarding the portability limitations of claim 46,

Weiss(See Fig. 1-2, Col. 1, lines 10-35, Col. 3, lines 25-45,

Col. 8, lines 15-35, and claims 1-3) show portable password code

provisioning method which is a functional equivalent of the

claim limitations.   Regarding the browser limitations of claim

47, Chang et al (See abstract, Figs. 1, 11, 14, 15A, and 15B Col.

1, lines 45-65, Col. 2, lines 1-40, Col. 4, lines 35-45, col. 9,

lines 1-20, claims 1, 9, and 21) or Lewine(See Fig., Col. 1,

lines 40-65, Col. 2, lines 55-65, Col. 3, lines 20-40) disclose a

method for supplying user data to a computer form such as a

password unique to the user prior to enabling a computer to

download content over the internet which is a functional

equivalent of the claim limitations. Regarding the template

limitations of claim 48, Chang et al (See abstract, Figs. 1, 11,

14, 15A, and 15B Col. 1, lines 45-65, Col. 2, lines 1-40, Col. 4,

lines 35-45, col. 9, lines 1-20, claims 1, 9, and 21) or

Lewine(See Fig., Col. 1, lines 40-65, Col. 2, lines 55-65, Col.

3, lines 20-40) disclose a method for supplying user data to a

computer form such as a password form unique to the user which

is a functional equivalent of the claim limitations.

3.   Claims 3, 13, 16, 47 are rejected under 35 U.S.C. . 112,

second paragraph, as being indefinite for failing to particularly

point out and distinctly claim the subject matter which applicant

regards as the invention.

Certain claims (3, 47) contain the terms "capable" which are

about intended uses, capabilities and structure which will result

upon the performance of future acts that are not positive

limitations. (See In re Collier, 158 USPQ 266) It is not clear

what is being claimed. The claims require only a possibility

rather than an actual limitation. For example, anything is

possible given sufficient time and resources. Claim 13 is

dependent on non existent claim 76. Claim 16(dependent on claim

25) is not dependent on a prior claim.

Any inquiry concerning this communication should be directed

to Salvatore Cangialosi at telephone number (703) 305-1837. The

Art Unit: 3621

examiner can normally be reached 6:30 Am to 5:00 PM, Tuesday

through Friday. If attempts to reach the examiner by telephone

are unsuccessful, the examiner's supervisor, James Trammell, can

be reached at (703) 305-9768.

Any response to this action should be mailed to:

Commissioner of Patent and Trademarks

Washington, D.C. 20231

or faxed to (703)872-9306

Hand delivered responses should be brought to Crystal Park

V, 2451 Crystal Drive, Arlington, Virginia, Seventh

Floor(Receptionist).

Any inquiry of a general nature or relating to the status of

this application or proceeding should be directed to the

Technology Center 3600 Customer Service Office whose telephone

number is (703) **308-4177**.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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PRIMARY EXAMINER
ART UNIT 222